

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James John Kubasko  
Debtor

Case No. 20-00462-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: Aug 10, 2021

User: AutoDocke  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2021:**

Recip ID	Recipient Name and Address
db	+ James John Kubasko, 79 West Shore Dr., Jefferson Twp., PA 18436-3952
cr	+ Moosic Lakes Club, 25 Beach House Drive, Jefferson Township, PA 18436-8803
5299214	American Honda Finance, National Recovery Center, P.O. Box 16469, Irving, TX 75016
5299216	Brigid E. Carey, Esq., P.O. Box 4466, Scranton, PA 18505-6466
5299217	Brigid E. Carey, Esq., 3218 Pittston Ave., P.O. Box 3838, Scranton, PA 18505-0838
5299218	+ City of Scranton, c/o Northeast Revenue Svc., 340 N. Washington Ave., Attn: Delinquent Taxes, Scranton, PA 18503-1582
5299219	+ City of Scranton, c/o Northeast Revenue Svc., 340 N. Washington Ave., Attn: Delinquent Waste Disposal, Scranton, PA 18503-1582
5299220	+ City of Scranton Tax Office, 1170 Highway 315, Suite 5, Plains, PA 18702-6906
5299221	+ City of Scranton Treasurer, Attn: Refuse Dept., 340 North Washington Ave., Scranton, PA 18503-1582
5299222	Commonwealth Health, P.O.Box 1022, Wixom, MI 48393-1022
5299223	Credit Management Co., 681 Andersen Dr., Foster Plaza 6, Pittsburgh, PA 15220-2766
5299225	+ Credit Mediators Inc., P.O. Box 456, Upper Darby, PA 19082-0456
5299226	+ Dr. Sanderson, 500 Park St., Burke Bypass, Olyphant, PA 18447-1982
5299227	+ Intermountain Medical Group, 610 Wyoming Ave., Kingston, PA 18704-3787
5310877	+ Jefferson Township Sewer Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5299229	+ Jefferson Twp., c/o Portnoff Law Associates, LTD., 2700 Horizon Dr., Suite 100, King of Prussia, PA 19406-2726
5303362	+ Lackawanna County Tax Claim Bureau, 123 Wyoming Ave Suite 267, Scranton, PA 18503-2029
5299230	+ Lackawanna County Tax Claim Bureau, Lackawanna County Government Ctr., 123 Wyoming Ave., Suite 267, Scranton, PA 18503-2029
5299232	+ Lackawanna River Basin, Sewer Authority, P.O. Box 280, Olyphant, PA 18447-0280
5299233	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
5299234	+ Marian Community Hospital, 100 Lincoln Ave., Carbondale, PA 18407-2198
5312192	+ Moosic Lakes Club, 25 Beach House Road, Jefferson Township, PA 18436-8803
5299235	+ Moses Taylor Hospital, 700 Quincy Ave, Attn: Justin Davis CEO, Scranton, PA 18510-1798
5299237	+ North American Partners in Anesthesia, P.O. Box 725, Melville, NY 11747-0725
5310876	+ North Pocono School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5310875	+ North Pocono School District and Jefferson Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5299246	PPL Electric Utilities, 827 Hausman Rd., Allentown, PA 18104-9392
5299241	+ Patel Retina Institute, 210 N. State St., Clarks Summit, PA 18411-1008
5299242	+ Physicians Health Alliance, P.O. Box 618, Dunmore, PA 18512-0618
5299245	+ Portnoff Law Associates, Ltd, 2700 Horizon Dr., Suite 100, King of Prussia, PA 19406-2726
5299248	+ Radiological Consultants, 751 Keystone Indust. Park, Dunmore, PA 18512-1511
5299249	+ Regional Hospital of Scranton, 746 Jefferson Ave., Scranton, PA 18510-1624
5299250	Rosenn, Jenkins & Greenwald, L.L.P., 15 South Franklin St., Wilkes-Barre, PA 18711-0075
5299251	+ Scranton Cardiovascular Physician Servic, 746 Jefferson Ave., Scranton, PA 18510-1624
5299253	+ The Moosic Lakes Club, 25 Beachhouse Rd., Jefferson Twp., PA 18436-8803
5299255	Wells Fargo Bank, N.A., Wells Fargo Card Services, P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5299256	Wells Fargo Financial, 4143 121st Street, Urbandale, IA 50323-2310
5304301	+ city of scranton northeast revenue, 340 n washington ave, scranton, PA 18503-1546

TOTAL: 38

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address + Email/PDF: rmscidi@recoverycorp.com	Date/Time	Recipient Name and Address
cr		Aug 10 2021 18:57:25	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5299215	Email/Text: ebnbankruptcy@ahm.honda.com	Aug 10 2021 18:41:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
5299224	+ Email/Text: bdsupport@creditmanagementcompany.com	Aug 10 2021 18:41:00	Credit Management Co., 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
5299236	+ Email/Text: Bankruptcies@nragroup.com	Aug 10 2021 18:41:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5299458	+ Email/PDF: rmscidi@recoverycorp.com	Aug 10 2021 18:57:27	Orion, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5299238	Email/PDF: rmscidi@recoverycorp.com	Aug 10 2021 18:57:25	Orion Portfolio Services, LLC, c/o Recovery Management Systems Corp., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
5299239	Email/Text: csc.bankruptcy@amwater.com	Aug 10 2021 18:41:00	PA American Water Co., P.O. Box 578, Alton, IL 62002-0578
5299240	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 10 2021 18:41:00	PA Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0496
5299243	Email/Text: Bankruptcy.Notices@pnc.com	Aug 10 2021 18:41:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
5299244	Email/Text: Bankruptcy.Notices@pnc.com	Aug 10 2021 18:41:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
5303664	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 10 2021 18:41:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5299247	+ Email/Text: pasi_bankruptcy@chs.net	Aug 10 2021 18:41:00	Professional Account Svcs., P.O. Box 188, Brentwood, TN 37024-0188
5312375	+ Email/Text: pasi_bankruptcy@chs.net	Aug 10 2021 18:41:00	Regional Hospital of Scranton, C/O PASI, P.O. BOX 188, BRENTWOOD, TN 37024-0188
5319270	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Aug 10 2021 18:57:25	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	North Pocono School District and Jefferson Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
5299228	*+	James John Kubasko, 79 West Shore Dr., Jefferson Twp., PA 18436-3952
5310879	*+	Jefferson Township Sewer Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5310878	*+	North Pocono School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5319261	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
5321311	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
5299231	##+	Lackawanna County Tax Claim Bureau, 135 Jefferson Ave., Scranton, PA 18503-1716
5299252	##+	SRA Associates, 401 Minnetonka Rd., Hi Nella, NJ 08083-2914
5299254	##+	Trident Asset Management, 53 Perimeter Center East, Ste. 440, Atlanta, GA 30346-2230

TOTAL: 0 Undeliverable, 7 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2021 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Brian Nicholas	on behalf of Creditor PNC Mortgage a division of PNC Bank, National Association bnicholas@kmllawgroup.com
Brigid E Carey	on behalf of Creditor Moosic Lakes Club becesqnepa@aol.com
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC Mortgage a division of PNC Bank, National Association bkgroup@kmllawgroup.com
James Randolph Wood	on behalf of Creditor North Pocono School District and Jefferson Township Sewer Authority jwood@portnoffonline.com jwood@ecf.inforuptcy.com
Rebecca Ann Solarz	on behalf of Creditor PNC Mortgage a division of PNC Bank, National Association bkgroup@kmllawgroup.com
Tullio DeLuca	on behalf of Debtor 1 James John Kubasko tullio.deluca@verizon.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

**TOTAL: 8**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

JAMES JOHN KUBASKO  
a/k/a James J. Kubasko  
a/k/a James Kubasko  
a/k/a James John Kubasko, Jr.,  
a/k/a James J. Kubasko, Jr.,  
a/k/a James Kubasko, Jr.,

CHAPTER 13

CASE NO. 5-20-00462

ORIGINAL PLAN

AMENDED PLAN (Indicate 1<sup>ST</sup>, 2<sup>ND</sup>, 3<sup>RD</sup>, etc)

Number of Motions to Avoid Liens

Number of Motions to Value Collateral

**CHAPTER 13 PLAN**

**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the Plan.

1	The plan contains nonstandard provisions, set out in §9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in §2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in §2.G	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

**READ THIS PLAN CAREFULLY.** If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the Plan.

## 1. PLAN FUNDING AND LENGTH OF PLAN.

### A. Plan Payments From Future Income

1. To date, the Debtor paid \$3514.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$6364.00, plus other payments and property stated in §1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
03/2020	07/2021	\$	\$0.00	\$	\$3514.00
08/2021	02/2023	\$150.00	\$0.00	\$150.00	\$2850.00
				Total Payments:	
					\$6364.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE:  Debtor is at or under median income. *If this line is checked, the rest of §1.A.4 need not be completed or reproduced.*

Debtor is over median income. Debtor calculates that a minimum of \$ 0.00 must be paid to allowed unsecured creditors in order to comply with the Means Test.

### B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ 260,000.00 (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

No assets will be liquidated. *If this line is checked, the rest of §1.B need not be completed or reproduced.*

Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ 18,000.00 from the sale of property known and designated as 79 West Shore Dr., Jefferson Township, PA 18436, 309 N. Lincoln Ave., Scranton, PA 18504 and 219 Franklin St., Jermyn, PA 18433. All sales shall be completed by July 31, 2022. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

The Debtor shall conduct auction of the properties on or before October 31, 2022

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_.

## 2. SECURED CLAIMS.

A. **Pre-Confirmation Distributions.** *Check one.*

None. *If "None" is checked, the rest of §2.A need not be completed or reproduced.*

Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. If the Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr.P.3002.1(b), the change in the conduit payment to the Trustee will not require modification of this Plan.

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check One.**

None. If "None" is checked, the rest of §2.B need not be completed or reproduced.

Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

None. If "None" is checked, the rest of §2.C need not be completed or reproduced.

The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under §1322(b)(5) of the Bankruptcy Code.

Name of Creditor	Description of Collateral	Estimated Pre-Petition Arrears to be Cured	Estimated Post-Petition Arrears to be Cured	Estimated Total to be paid in plan

**D. Other secured claims (conduit payments and claims for which a §506 valuation is not applicable, etc.)**

None. If "None" is checked, the rest of §2.D need not be completed or reproduced.

X

The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until completion of payments under the plan.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
City of Scranton c/o NE Revenue Service	309 Lincoln Ave., Scranton, PA 18504	\$4,299.03	10% \$907.0	\$0.00
City of Scranton Tax Office	309 Lincoln Ave., Scranton, PA 18504	\$5392.40	10% \$1207.00	\$0.00
Lackawanna County Tax Claim Bur.	309 Lincoln Ave., Scranton, PA 18504	\$13,573.95	N/A	\$0.00
Jefferson Township Sewer Auth. c/o Portnoff Law Assoc.	79 West Shore Drive, Jefferson Township, PA 18436	\$13,394.70	10% \$3230.18	\$0.00

Lackawanna County Tax Claim Bur.	79 West Shore Drive, Jefferson Township, PA 18436	\$7,517.62	N/A	\$0.00
PA Dept of Revenue	79 West Shore Drive, Jefferson Township, PA 18436	\$3,851.73	3% \$223.00	\$0.00
Portnoff Law Associates, LTD	79 West Shore Drive, Jefferson Township, PA 18436	\$7855.53	10% \$2391.29	\$0.00
Lackawanna County Tax Claim Bur.	219 Franklin St., Jermyn, PA	\$11,099.03	N/A	\$0.00
Lackawanna River Basin Sewer Auth.	219 Franklin St., Jermyn, PA	\$562.36	N/A	\$0.00
The Moosic Lakes Club	79 West Shore Drive, Jefferson Township, PA 18436	\$4900.00	N/A	\$0.00

E. Secured claims for which §506 valuation is applicable. Check one.

None. If "None" is checked, the rest of §2.E need not be completed or reproduced.

Claims listed in the subsection are debts secured by property not described in §2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action (select method in last column). To the extent not already determined, the amount, extend or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan or Adversary Action
PNC Bank, N.A.	79 West Shore Drive, Jefferson Township, PA	\$88,119.41	4.750% \$6527.00	\$94,646.41	None
PNC Bank, NA.	219 Franklin St. Jermyn, PA 18433	\$55,292.58	3% \$2,595.00	\$57,887.59	None

**F. Surrender of Collateral.** Check one.

None. If "None" is checked, the rest of §2.F need not be completed or reproduced.

The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered

**G. Lien Avoidance.** Do not use for mortgages or for statutory liens, such as tax liens. Check one.

None. If "None" is checked, the rest of §2.G need not be completed or reproduced.

The Debtor moves to avoid the following judicial and/or nonpossessory, non-

purchase money liens of the following creditors pursuant to §522(f) (this §should not be used for statutory or consensual liens such as mortgages).

The name of the holder of lien.		
A description of the lien. For a judicial lien, include court and docket number.		
A description of the liened property.		
The value of the liened property		
The sum of senior liens		
The value of any exemption claimed.		
The amount of the lien.		
The amount of lien voided.		

### 3. PRIORITY CLAIMS.

#### A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's Fees. Complete only one of the following options:
  - a. In addition to the retainer of \$1,000.00 already paid by the Debtor, the amount of \$3,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2( c); or
  - b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor ands the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. Check one of the following two lines.

None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment

**B. Priority Claims (including, but not limited to, Domestic Support Obligations other than those treated in § 3.C below).** Check one of the following two lines.

None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

Allowed unsecured claims, including domestic support obligations, entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §506 (a)(1)(B).** Check one of the following two lines.

None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. This plan provision requires that payments in § 1.A. be for a term of 60 months (see 11 U.S.C. § 1322 (a)(4)).

Name of Creditor	Estimated Total Payment

#### 4. UNSECURED CLAIMS

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.** Check one of the following two lines.

None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

\_\_\_\_ To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

\_\_\_\_ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

Check the applicable line:

\_\_\_\_ plan confirmation.

\_\_\_\_ entry of discharge.

closing of case.

**7. DISCHARGE: (Check one)**

(X) The debtor will seek a discharge pursuant to § 1328(a).

( ) The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to an objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1:	<u>Adequate Protection Payments</u>
Level 2:	<u>Debtor's Attorney Fees</u>
Level 3:	<u>Domestic Support Obligations</u>
Level 4:	<u>Secured Claims, Pro Rata</u>
Level 5:	<u>Priority Claims, pro rata</u>
Level 6:	<u>Specially classified unsecured claims</u>
Level 7:	<u>Timely filed general unsecured claims</u>
Level 8:	<u>Untimely filed general unsecured claims to which Debtor has not objected</u>

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1:	Adequate protection payments.
Level 2:	Debtor's attorney's fees.
Level 3:	Domestic Support Obligations.
Level 4:	Priority claims, pro rata.
Level 5:	Secured claims, pro rata.
Level 6:	Specially classified unsecured claims.
Level 7:	Timely filed general unsecured claims.
Level 8:	Untimely filed general unsecured claims to which the Debtor has not objected.

## 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

**The following is a summary of the creditors and amounts to be paid by the Trustee pursuant to this Plan:**

<b>Chapter 13 Trustee</b>	<b>\$ 950.00(est.)</b>
<b>Tullio DeLuca, Esq.,</b>	<b>\$ 3,000.00</b>
<b>Unsecured Creditors-100%</b>	<b>\$ 6,053.06</b>
<b>Total:</b>	<b>\$ 10,003.06 plus sale proceeds</b>

**\*\*\* Debtor shall sell the properties identified in the Chapter 13 Plan and all secured creditors shall be paid at the time of closing from the sale proceeds.**

**The Chapter 13 Trustee payment shall be made to the following address:**

**Jack N. Zaharopoulos  
Chapter 13 Trustee  
P.O. Box 6008  
Memphis, TN 38101-6008**

Dated: August 5, 2021

/s/Tullio DeLuca  
Attorney for Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in §9.